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on November 25, 2008.

PATENT  
Attorney Docket No.: 026595-004900US

TOWNSEND and TOWNSEND and CREW LLP

By: /Sherry Soares/  
Sherry Soares

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of:

Michael J. Michelsen et al.

Application No.: 10/803,871

Filed: March 17, 2004

For: SYSTEM AND METHOD FOR  
TRANSFERRING MONEY

Customer No.: 20350

Confirmation No.: 5467

Examiner: Brian E. Fertig

Art Unit: 3694

AMENDMENT

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

In response to the Office Action mailed August 27, 2008, please enter the  
following amendments and remarks:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this  
paper.

**Remarks/Arguments** begin on page 11 of this paper.